

# USDA Rural Development

FY 2012 Wisconsin Annual Report



Moving Rural America Forward

## Mission:

To increase economic opportunity and improve the quality of life for all rural Americans.



Thomas J. Vilsack  
Secretary of Agriculture

“We must continue to make critical investments in broadband, bio-products, and strengthening capital markets for rural America, and targeting those investments to the parts of rural America that face the greatest economic need. If the past four years have taught us anything, we have learned that the key to a strong economy and the long-term fiscal health of America is smart, efficient, and effective investment in rural America.”

“We have much to celebrate in Fiscal Year 2012. Overall, USDA Rural Development leveraged more than \$30 billion in investments toward projects in rural communities. Many are the result of grassroots collaboration and creative partnerships between USDA employees and local organizations, governments, Tribes, or individuals. It’s amazing what these partnerships can achieve. Even relatively small amounts of financing can have lasting impacts for those in need.”



Dallas Tonsager  
Under Secretary for  
Rural Development



Stan Gruszynski  
State Director

“The values of our nation are rooted in rural America and the ‘can do’ attitude of our people. Supporting the President’s goal of giving all citizens a fair shot, USDA Rural Development has made record investments in rural Wisconsin that strengthen our rural economy, support rural communities, and maximize opportunities for those that choose to make rural Wisconsin their home.”

## Vision:

A rural America that is a healthy, safe and prosperous place in which to live and work.



# USDA Rural Development Seven Strategies

**Alternative Energy:** Creating renewable energy products will provide new economic opportunities for rural communities; while building a strong viable America for future generations.



**Community Building:** Building rural communities is about economic opportunities, and it's about improving the quality of life for its residents. Our goal is to work with interested communities to provide the leadership, education and training, technical support, and incentives they need to build great places to live, raise families, provide recreational opportunities, and create infrastructure for high-paying jobs.



**Regional Collaboration:** Smaller, remote, rural communities don't have to stand alone for economic growth opportunities. Rural Development



can assist rural communities as they explore opportunities to gain greater economic strength and longevity through collaboration with neighboring communities and regional economic hubs.

**Strategic Partners:** USDA Rural Development is working to establish strategic partners who are willing to invest in rural areas to increase the resources and partnerships that support local economic and community development.



**Capital Markets:** USDA Rural Development is working to ensure that rural communities create wealth, thrive economically, and provide employment opportunities for residents. And one of the best ways to achieve these important goals is to expand the availability of capital to rural entrepreneurs and businesses.



**Regional Food Systems:** Building markets for local and regionally grown agricultural products makes great economic sense. Creating regional food systems with local businesses and producers is a great way to do this. We are working to provide the technical and financial assistance to connect consumers with local producers.



**Broadband:** Bringing broadband to rural America is an economic gateway for people, business owners, and key institutions. Access to high-speed broadband levels the economic playing field for rural communities – strengthening competition and increasing access to markets.



# USDA Rural Development Programs

## Rural Business & Cooperative Programs

Our Rural Business & Cooperative Programs help to create and improve viable businesses and cooperatives in rural areas throughout Wisconsin. Rural Business & Cooperative Programs provide financial backing and technical assistance to stimulate business creation, expansion and/or relocation. Loans, loan guarantees, and grants are available to businesses, public bodies, non-profit organizations, farmers, and cooperatives to finance business-related activities that save or create jobs. The program works through partnerships with public and private community-based organizations and financial institutions to provide financial assistance, business planning, and technical assistance to rural businesses.

We also assist in the conducting of research into rural economic issues, including those affecting rural cooperatives.

Working with private lenders throughout the state we are able to increase investment capital, helping communities and local organizations to build a strong business infrastructure to nurture economic growth.

To help keep farming in the rural way of life, we offer two inventive grant programs. The Value-Added Producer Grant and the Rural Energy for America Programs are helping to stimulate the farm economy and support farming innovation. Value-Added Producer Grants may be used for planning activities, for working capital to market value-added agricultural products, and for farm-based renewable energy. Rural Energy for America Program funding provides loan guarantees and grants to agricultural producers and rural small businesses for the purchase and installation of renewable energy systems or for energy efficiency improvements. These creative initiatives have helped strengthen the viability of small and mid-sized farms allowing agricultural producers to grow businesses around production practices that benefit the rural landscape in which they live.

## Community Facilities Programs

Essential community infrastructure is key to ensuring that rural areas enjoy the same basic quality of life services enjoyed by those in urban areas. The Community Facilities Programs offer grants, direct loans and loan guarantees to develop or improve essential community services and facilities in rural areas. Public bodies and non-profit organizations can use the funds to construct, expand or improve facilities that provide health care, education, public safety, and public services, including hospitals, clinics, senior care facilities, child care, fire and rescue stations, police stations, community centers, public buildings, vocational and medical rehabilitation centers, schools, cultural facilities, and public transportation. These facilities not only improve the basic quality of life, but also increase the competitiveness of rural communities in attracting and retaining businesses.

## Rural Utilities Programs

Planning, developing, and maintaining a community's infrastructure is essential for service to current residents and for future economic growth. In order for rural areas to succeed, citizens must have affordable access to safe drinking water, waste disposal systems, electricity, and telecommunication services. The Rural Utilities Programs range from broadband access, electrical improvements and telecommunication needs, to our "Water & Environmental Programs" that help rural communities ensure the availability of safe drinking water and dependable waste disposal. Public entities and non-profit organizations can receive loans, loan guarantees, grants and technical assistance to build, repair, and improve these various public systems, which are essential to the quality of life and economic well-being of residents in rural areas and municipalities with a population of 10,000 or less.

## Rural Housing Programs

Well built, affordable housing is essential to the vitality of rural communities. Our Rural Housing Programs give families and individuals the opportunity to buy, build, repair, or rent safe and affordable homes located in rural areas under 20,000 in population. Eligibility for these loans, loan guarantees and grants is based on family income and varies according to the average median income for each county. Financing is also available for the construction of apartments and other multi-family housing units in rural communities that lack sufficient, affordable rental housing, and provides subsidies serving low-income individuals, the elderly, and people with disabilities.



## Program Highlights

### Rhineland Dental Center



With the grand opening of the Rhineland Dental Center in April, USDA Rural Development assisted the Family Health Center of Marshfield, Inc. in their mission to bring affordable, quality oral healthcare to rural residents. The creation of this clinic has provided 38 jobs and is expected to serve more than 5,000 patients annually.

Since 2008, the agency has funded six dental centers located in rural Wisconsin. Through the USDA Rural Development Community Facilities Loan Program, nearly \$13 million has been funded for the dental care facilities. USDA Rural Development provided a loan for \$2,492,000 for Rhineland's clinic.

### Regulatory Burdens Lifted



In an effort to streamline government paperwork for multi-family housing applicants, in 2012, USDA Rural Development unveiled an initiative to increase communication, ensure timeliness of reviews, and simplify the application process for Wisconsin affordable rental housing developers and owners.

Officials from USDA Rural Development, the U.S. Department of Housing and Urban Development, and the Wisconsin Housing and Economic Development Authority signed an agreement that allows the State to align Subsidy Layering Review requirements between the agencies to reduce duplicative and unnecessary paperwork, and help State and Federal agencies better serve low-income families who live in rental housing.

### Community Commerce Center Brings New Opportunities to Gays Mills

USDA Rural Development provided a \$761,500 Community Facilities direct loan for construction of the Community Commerce Center, a complex that includes office space, the library, a culinary center, a meeting room, and an area for a farmer's market. The commerce center opened its doors in February 2012.

The culinary center is a 2,450-square-foot community kitchen and commercial facility with high-end appliances, including a walk-in freezer and cooler. Farmers, bakers, cooks, and caterers can rent it for their food preparation and specialty needs.

Gays Mills is on the mend from the devastating impact of the 2008 floods. Residents now have safe housing away from the flood plain, many businesses are up and running, and the future looks hopeful.





# 2012 Financial Report

- \$828 Million Investment in Rural Wisconsin
- \$32.2 Million in Business and Industry Guaranteed Loan Program
- \$429.6 Million in Single Family Housing Program
- Ranked #1 in Value-Added Producer Grants for 4th Year in a Row!
- More than 1,160 Jobs Created or Saved



## Housing

### Single Family Housing:

**\$429,604,078**

- Direct Home Loan Program: \$14,612,447 (123 Households)
- Guaranteed Housing Loan Program: \$414,210,775 (3,388 Households)
- Home Repair Program: \$780,856 (148 Households)
- 3,511 New Homeowners



### Multi-Family Housing: \$18,556,062

- Rental Assistance: \$14,246,220 (4,195 Units)
- Vouchers: \$386,252 (122 Vouchers)
- Preservation Revitalization Program: \$3,597,512 (4 Projects)
- Housing Preservation Grants: \$57,878 (2 Grants Assist 9 Homeowners)
- Self-Help Technical Assistance Grants: \$268,200 (1 Grant)
- 4,317 Units Assisted

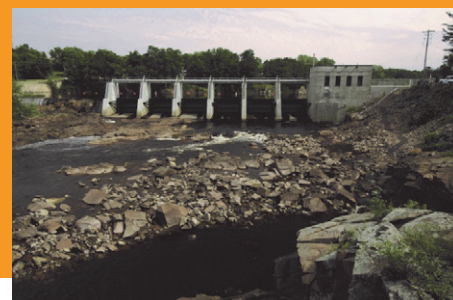
### Community Facilities: \$30,321,931

- \$21,664,000 Direct Loans (6)
- \$8,108,000 Guaranteed Loans (4)
- \$245,975 Grants (8)
- \$158,656 Tribal College Grant
- \$145,300 Economic Initiative Grants (4)
- 18 Projects, 16 Communities, 14 Counties



### Water & Environmental Programs: \$28,948,020

- \$21,868,850 (15 Loans)
- \$6,871,420 (15 Grants)
- Household Well Water System Grants: \$207,750 (2)
- 21 Projects, 16 Counties, 19 Communities, 20,677 Users



### Business Programs: \$44,215,192

- Business & Industry Guaranteed Loan Program: \$32,289,280 (11)
- Rural Business Enterprise Grants: \$651,769 (7)
- Rural Cooperative Development Grants: \$350,000 (2)
- Rural Business Opportunity Grants: \$67,020 (2)
- Intermediary Revolving Loan: \$380,000 (1)
- Rural Economic Development Loans: \$2,500,000 (3)
- Small Socially Disadvantaged Producer Grant: \$174,996 (1)
- Rural Microentrepreneur Assistance Program: \$94,841 (2)
- Renewable Energy for America Program: \$570,773 (27 Grants)
- Value-Added Producer Grants: \$7,136,513 (26 Grants)



### Rural Utilities Service

#### Electric Loans:

**\$275,650,000**

- 233 Miles of Distribution Line
- Assisting 37 Communities
- Over 15,500 users



### Telecommunication Loans and Grants:

**\$538,616**

- Distance Learning Telemedicine Grants: \$538,616
- Assisted 51 Health Care Facilities in 29 Counties

### Single Family Housing

1	Guaranteed:	\$414,210,775
2	Direct:	\$14,612,447
3	Home Repair:	\$780,856

### Multi-Family Housing

1	Rental Assistance:	\$14,246,220
2	Vouchers:	\$386,252
3	MFH Preservation Revitalization:	\$3,597,512
4	Housing Preservation Grants:	\$57,878
5	Self-Help Grant:	\$268,200

### Community Facilities

1	Direct Loans:	\$21,664,000
2	Guaranteed Loans:	\$8,108,000
3	Grants:	\$245,975
4	Tribal College Grant:	\$158,656
5	Economic Initiative Grants:	\$145,300

### Water & Environmental

1	Loans:	\$21,868,850
2	Grants:	\$6,871,420
3	Household Well Water System Grants:	\$207,750

### Business Programs

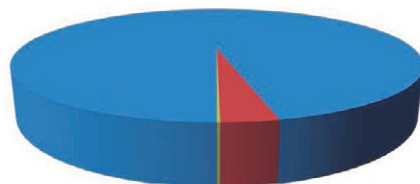
1	Business & Industry	\$32,289,280
2	Rural Business Enterprise Grants:	\$651,769
3	Rural Business Opportunity Grants:	\$67,020
4	Rural Cooperative Devel. Grants:	\$350,000
5	Intermediary Revolving Loan:	\$380,000
6	Rural Economic Devel. Loans:	\$2,500,000
7	Small Socially Disadv. Producer:	\$174,996
8	Rural Microentrepreneur Assistance:	\$94,841
9	Rural Energy for America Program:	\$570,773
10	Value-Added Producer Grants:	\$7,136,513

### Telecom Grants

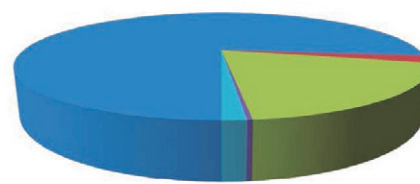
1	Rural Wisconsin Health Cooperative:	\$91,881
2	Dean Health Systems, Inc:	\$446,735

### Electric Loans

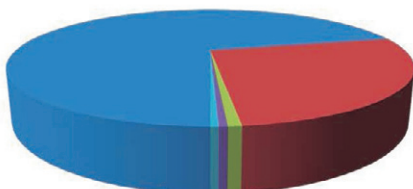
1	Chippewa Valley Electric Coop:	\$6,000,000
2	Dairyland Power Cooperative:	\$261,950,000
3	Jump River Electric Cooperative:	\$7,700,000



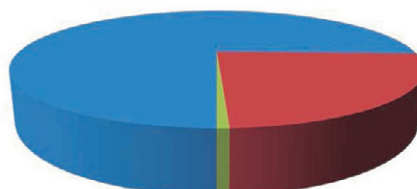
Single Family Housing



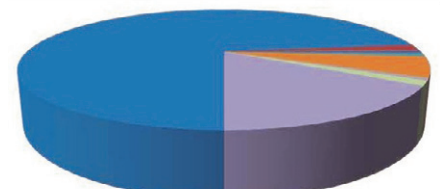
Multi-Family Housing



Community Facilities



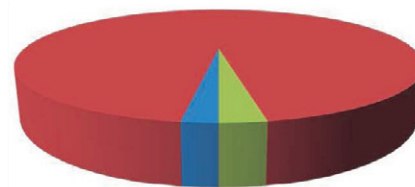
Water & Environmental



Business Programs



Telecom Grants

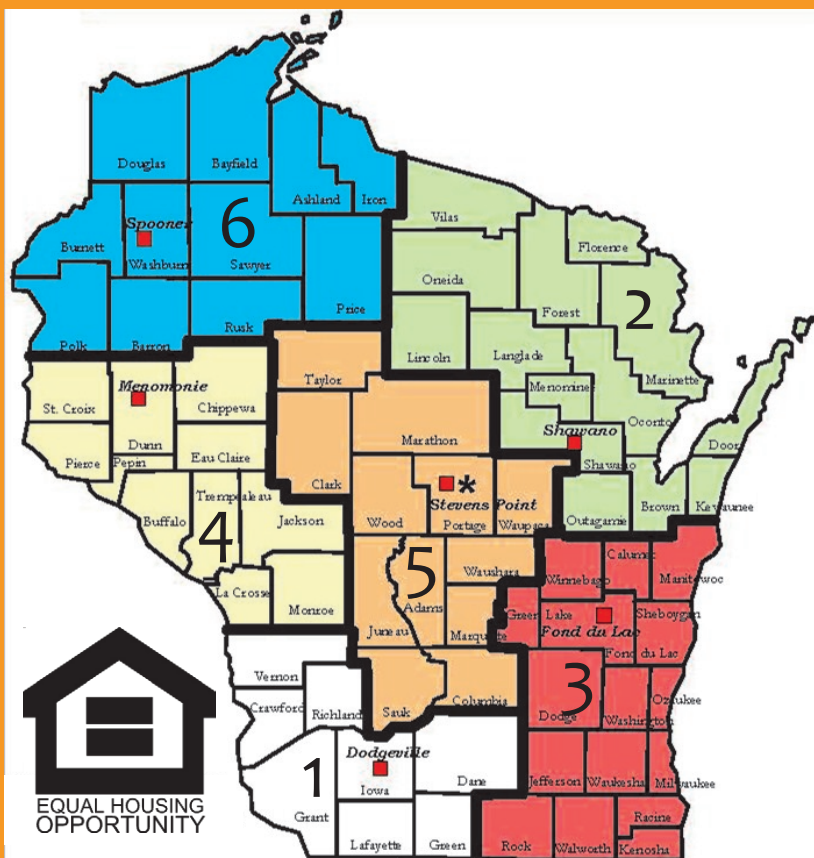


Electric Loans



# Contact Us

To learn more about how USDA Rural Development can help you and your community, contact your local USDA Rural Development office or visit [www.rurdev.usda.gov/wi](http://www.rurdev.usda.gov/wi).



## 1 Dodgeville Area Office 4 Menomonie Area Office

138 S. Iowa St., Ste 2  
Dodgeville, WI 53533  
Phone: 608-935-2791

E-mail:  
[RD.Dodgeville@wi.usda.gov](mailto:RD.Dodgeville@wi.usda.gov)

390 Red Cedar St., Ste G  
Menomonie, WI 54751  
Phone: 715-232-2641

E-mail:  
[RD.Menomonie@wi.usda.gov](mailto:RD.Menomonie@wi.usda.gov)

## 2 Shawano Area Office 5 Stevens Point Area Office

603B Lakeland Road  
Shawano, WI 54166  
Phone: 715-524-8522

E-mail:  
[RD.Shawano@wi.usda.gov](mailto:RD.Shawano@wi.usda.gov)

1462 Strongs Avenue  
Stevens Point, WI 54481  
Phone: 715-346-1313

E-mail:  
[RD.StevensPoint@wi.usda.gov](mailto:RD.StevensPoint@wi.usda.gov)

## 3 Fond du Lac Area Office 6 Spooner Area Office

W6529 Forest Ave., Ste 200  
Fond du Lac, WI 54937  
Phone: 920-907-2976

E-mail:  
[RD.FondDuLac@wi.usda.gov](mailto:RD.FondDuLac@wi.usda.gov)

800 N. Front St., Rm 102  
Spooner, WI 54801  
Phone: 715-635-8228

E-mail:  
[RD.Spooner@wi.usda.gov](mailto:RD.Spooner@wi.usda.gov)



Committed to the future of rural communities.

## Wisconsin State Office

5417 Clem's Way  
Stevens Point, WI 54482  
Phone: 715-345-7600  
Fax: 715-345-7669  
TDD: 605-352-1147

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